

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

SHAKYRA RUBI QUIJANO GARCIA

Case No. 19-06347-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input type="checkbox"/> Appearing:	Date & Time: 12/11/2019 10:00:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>Banco Popular de P.R. by Mr. Miguel Rivera</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
III. Plan Date: 10/31/2019 Base: \$10,080.00 Payments 0 made out of due. Confirmation Hearing Date: 1/10/2020 2:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) \$4,000.00 - \$132.00 = \$3,868.00	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
 - ☐ State - years
 - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
 - ☐ Premises
 - ☐ Vehicle(s):
 - ☐ Licenses issued by:

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Trustee's objection to confirmation

- ☐ Objection to Confirmation
☐ Oral objection by creditor

ACP: 3

Household size: 2

Disp. Income under 1325(b)(2):

Tax returns 2015-2018 shown.

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

Provide evidence that BPPR account ending #3882 is a joint account with the debtor's dependent social security direct deposit account since exemption claimed is pursuant 522 d10 (a).

Feasibility: Debtor's daughter turns 18 this month (December 2019) her last benefit payment is this month. Schedule I discloses income from daughters Social Sec benefits. Debtor avers that she received documentation whereby she understands that she might receive this benefit for an extended period although she is not sure. If benefits cease this month will create an immediate feasibility issue, if benefits ceased in the near future, the uncertainty of when it may occur during the next periods also creates a feasibility issue. Debtor to address this matter.

Disposable Income: Missing information per counsel. Schedule I will be amended to disclose odd jobs from non filing spouse common law income,

Note

SOFA discloses a YTD income in the amount of \$14,650.71 vs pay stubs submitted \$16,414.07.

The following party(ies) object(s) confirmation:

s/Pedro R Medina

Trustee/Presiding Officer

Date: 12/11/2019

(Rev. 05/13)